



Helping Seniors



Commonwealth of Kentucky
Office of the Attorney General
Gregory D. Stumbo, Attorney General

Dear Senior Kentuckian:

Your protection, especially as you grow older, is very important to the Office of the Attorney General. You have earned the right to be safe in your home and free from scams perpetrated by con artists targeting senior citizens. Unfortunately, these con artists are very clever and convincing and many seniors fall victim to their ploys.



Often, the incidents go unreported because seniors may be too embarrassed to tell family members or authorities about the crimes.

The Office of the Attorney General provides this booklet as a guide to acquaint you with some of the common scams targeting senior citizens. It includes tips on how to prevent being a victim and offers helpful information on how to report possible scams.

As a senior citizen, you are a great resource and asset to the Commonwealth. The Office of the Attorney General offers its services to help protect you and your community. If you need assistance with a consumer problem, I urge you to contact my office or one of the agencies or organizations listed in this booklet. I hope this booklet serves as a useful tool for you and that its information helps you better protect yourself from common scams and other forms of crime.

Sincerely,

A handwritten signature in dark ink that reads "Gregory D. Stumbo". The signature is written in a cursive, slightly stylized font.

Gregory D. Stumbo
Attorney General

How the Attorney General's Office Can Help Senior Citizens

Consumer Protection Division	3
Telemarketing Fraud	4
Slamming	9
Cramming	11
Sweepstakes & Foreign Lotteries	14
Identity Theft	17
Ordering Merchandise by Phone, Magazine Sales	21
Money Making Opportunities, Advance Fee Loans	22
Home Improvement Scams	23
Contracts	26
Discount Medical Cards	29
Investments	30
Charities	33
Internet Usage	37
Pre-Need Funeral & Cemetery Sales	39
Insurance	41
Medicaid Fraud & Abuse Control	42
Rate Intervention	45
Civil Rights	46
Victims Advocacy	47
Tips for Caregivers and Family Members	51
Senior Protection	54
Senior Crime College	55

■ ■ *Consumer Protection Division*

The Consumer Protection Division was established to help protect consumers from unfair, false, misleading and deceptive trade practices and to assist consumers with marketplace complaints.

If you have a problem with a product, service or merchant, first contact the store where you made the purchase. It is often more effective to put your complaint in writing to the merchant and indicate what you wish the merchant to do to resolve your problem. If you cannot get the matter resolved, contact the Attorney General's Consumer Protection Hotline at 1-888-432-9257.

You will receive an official consumer complaint form that requests specific information that the Attorney General's Office will need in order to evaluate your complaint.

Although the Attorney General's Office cannot represent you in any private legal matter, the Attorney General can initiate court action when there are alleged violations of the Consumer Protection Act and it is determined to be in the best interest of citizens of the Commonwealth. These actions usually involve a large number of consumers. In some cases, the Attorney General can seek criminal charges against fraudulent businesses.

In addition, the Division serves consumers by educating them concerning their rights and responsibilities and warning consumers about the latest scams.

Regrettably, many Kentuckians still fall prey each year to disreputable businesses, repair shops, home improvement contractors, telemarketers and many other scams. Unfortunately, many of these crooked individuals seem to target senior citizens as their victims.

This booklet lists some of the ways that seniors can fall victim to scams and unfair business practices and offers ideas on how you can protect yourself.

Telemarketing

Unsolicited Telephone Calls

Seniors often find it difficult to say “no” to unsolicited callers and may purchase items or services that they really do not need or want. These “pitches” often use high-pressure sales tactics and offers that can sound too good to be true. These calls are a nuisance, but many can be avoided.

Kentucky’s No-Call List

Kentucky’s No-Call law helps reduce the number of unsolicited telemarketing calls in your home. You may sign up on the No-Call List by calling toll free: 1-866-592-2550 or online at “www.nocall.ky.gov.” There is no fee for this service and you only need to sign up once unless your home telephone number changes.

Under the law, telemarketers are required to obtain a copy of the no call list from the Attorney General’s Office

every three months. If you are on the list, you should see a reduction in calls following this schedule:

<i>If you sign up on the list on or before:</i>	<i>Telemarketers cannot call you on or after:</i>
May 15th August 15th November 15th February 15th	July 15th October 15th January 15th April 15th

Exemptions in the law:

If your phone number is on the list, telemarketers are restricted from calling you. Although the No-Call law significantly reduces your telemarketing calls, there are some exemptions in the law which do allow the following calls:

- Telemarketers with whom you have a prior or existing business relationship;
- Telemarketers who have received an express request from you to call;
- Telemarketers with whom you have an existing debt or contract; and
- Telemarketers soliciting only donations for charities.

It is important that you recognize these exemptions and know that these callers may still call you.

You can further reduce your calls from these types of telemarketers by asking these exempt callers to remove your name from their calling lists.

To avoid calls from companies claiming that you gave permission to call, be careful when responding to sweepstakes or prize notifications. You may unknowingly authorize the company to contact you just by signing their sweepstakes forms. Sometimes this authorization appears in fine print which you may not notice.

Protection from Telemarketers

The National Do Not Call Registry

All phone numbers on the Kentucky No Call list will automatically be added to the National Do Not Call Registry unless consumers notify the Office of the Attorney General that they do not want their number added to the national registry. Consumers may obtain more information about the new federal telemarketing law by visiting the website of the Federal Trade Commission at “www.ftc.gov” or the Federal Communications Commission at “www.fcc.gov.” Consumers may also call the Federal Trade Commission, Office of Public Affairs at (202) 326-2710.

Other Provisions of the Law

In addition to the No Call List, Kentucky’s Telephone Solicitations law (KRS 367.46951) also contains other provisions that you should know about telephone solicitations:

- Limits calling hours for telemarketing calls between the hours of 10:00 a.m. - 9:00 p.m.;

- Requires a telemarketer to begin every call by identifying himself within the first 30 seconds, and to ask if you are interested in hearing a sales presentation. If not, he shall immediately discontinue the call.
- Allows you 14 days after receipt of the goods to cancel any oral agreement reached during a telephone solicitation. If a contract is signed, you must be given a written notice explaining your cancellation rights.
- Restricts a telephone solicitor from requesting or accepting payment from you or submitting any charge to your credit card or making an electronic funds transfer until a written contract is signed, or until you have kept the merchandise past the 14 days cancellation period.
- Prohibits the use of an artificial or pre-recorded voice to deliver a message by phone.

Dangers of Telemarketing Fraud

Even if you are on the No-Call List you could receive telemarketing sales calls that are fraudulent.

Remember, if you are solicited by phone:

- ✓ Never give out your credit card, bank account, birth date, or social security number.
- ✓ Ask detailed questions and get all information in

writing. If a telemarketer is unwilling to provide you with specifics in writing, be suspicious.

✓ Do research on the company. Check with the Attorney General's Office and the Better Business Bureau for complaints filed against the telemarketer.

✓ Take your time in making decisions. Watch for pressure to make a commitment at once.

✓ Remember, they called you. Don't be afraid to say no, or hang up. Ask the caller to put your name on the company's internal "do-not-call" list. By federal law, they must do so.

Filing a Telemarketing Complaint

If you are on the No Call List and you get a telemarketing call, ask questions. The Attorney General's Office will need the following information to investigate violations of the no-call law.

What you need to file a complaint:

1. Name of caller.
2. Name, address or phone number of the company.
3. Time and date of call.
4. Subject of the call.

Your documentation is very important. Report your complaint to the Office of the Attorney General by following the instructions on how to file a complaint.

How to file a complaint:

1. Call the toll free Telemarketing Hotline at 1-866-877-7867.
2. Submit a complaint online at “www.nocall.ky.gov.”
3. Mail a written complaint to:
Office of the Attorney General
ATTN: No Call
1024 Capital Center Dr.
Frankfort, KY 40601.

Telemarketing fraud is a crime and should be reported. Do not be embarrassed or ashamed. Your report could assist the Office in prosecuting the fraudulent telemarketer and help others avoid being victimized. Call toll free 1-866-877-7867 to report telemarketers.

Slamming

Slamming has occurred when a consumer finds that his or her long distance phone carrier has been switched, usually without permission, to another company that may charge exorbitant rates.

Some phone companies have used lures such as “reward” checks that, when deposited into your checking account, authorize a switch in your long distance service. Also, if you sign up for a prize promotion, you may be unknowingly authorizing your long distance service to be changed. Be careful and read the fine print on all prize promotions.

Slamming is illegal and there are safeguards you can use to protect yourself:

√ Check your phone bill each month. Make sure that the long distance carrier shown is the one you chose.

√ Look for unauthorized calls and services that are billed to your phone. You may not be required to pay those charges. Ask your phone company for assistance in resolving billing problems, including “phantom” charges.

√ Read the small print on giveaways or discount offers. If you don’t understand the terms used, ask a lawyer. Don’t take a chance on becoming a victim.

√ You can ask your local phone company (for example, Bell South) to “block” or “freeze” your phone line to prevent switching of long distance carriers without your written consent. Contact your local phone company’s billing office for more information.

Some long distance companies have changed their billing procedures and have adopted a quarterly billing plan; therefore, you may not receive a bill for the long distance calls you have made until a few months later. If you prefer monthly billing for your long distance, notify your long distance carrier. Ask if there are any charges associated with this service before making a decision. If you have been slammed, you should report this to the Public Service Commission at 1-800-772-1213.

Cramming

“Cramming” is the billing for unauthorized services on your local phone bill. This practice became known as “cramming” because, in some cases, the charges are “crammed” or positioned in your bill such a way that they may be easily overlooked. Common examples may include the following:

- Charges for calls not made or calls placed to apparently toll-free numbers or 900 numbers;
- Charges for services that are explained only in general terms such as “voice-mail” or “calling plan” or “membership”;
- Charges for “800 number service”; and
- Charges identified as “monthly fee” that appear on a monthly basis.

In some cases, the charges are slipped into the bill intentionally by service providers in hopes that consumers won’t notice. In others, consumers unknowingly authorize a new service or call as a result of simply accepting a collect call, filling out a sweepstakes or raffle ticket or responding to voice prompts in the course of placing a call.

How to Protect Yourself

The following are some tips that consumers can follow to protect themselves from being slammed or crammed:

√ Carefully review your telephone bill every month. Look for company names you do not recognize, charges for calls you did not make, and charges for services you did not authorize. Keep in mind that you may sometimes be billed legitimately for a call you placed or a service you used, but the description for the call or service may be unclear.

√ Be careful allowing others, especially minors, to use your telephone only for calls and services you authorize.

√ Carefully read all forms and promotional materials - including the fine print - before signing up for telephone services.

√ Keep a record of the telephone services you have authorized and used - including calls placed to 900 numbers and other types of information services. These records can be helpful when billing descriptions are unclear.

√ Do not divulge personal information, such as telephone, credit card or social security numbers on sweepstakes or raffle tickets. This information is not always secure and may be used for reasons other than intended.

√ Keep a copy of any applications you fill out. You will have to reference them in the event of a dispute.

√ Avoid filling out entries for contests that seem vague, or do not disclose all the ways the entry information is to be used.

√ Do not accept collect calls from unfamiliar persons.

√ Beware of faxes, e-mail, voice mail and pages requesting a return call to an unfamiliar number.

√ Beware of answering “yes” to an unsolicited caller who uses your name to ask if he/she has reached the correct party. The caller could be recording the conversation and using your “yes” response to falsely authorize a change of service to your phone. A better response to the caller would be, “Who are you trying to reach?” or “Who’s calling?”

√ Know the area code location which you are dialing. If you are unfamiliar with the area code, consult your local telephone directory.

√ Pay close attention to voice prompts on a call; they may be asking you to accept charges for the call or other services.

√ Companies compete for your telephone business. Use your buying power wisely and shop around. If you think that a company’s charges are too high or that their services do not meet your needs, contact other companies and try to get a better deal.

√ If your local telephone company is not able to help you with cramming problems, you may need to contact the company directly to dispute the charges or file a complaint with the Attorney General’s Consumer Protection Division.

Foreign Lotteries and Sweepstakes

A major concern within the Attorney General's Office involves lotteries and sweepstakes offers that are promoted to the seniors of Kentucky and which don't live up to their promises.

Foreign lotteries are illegal in Kentucky, but are often promoted through the mail, through telemarketing, and the Internet. They may require you to send money to purchase a pool of tickets. Often these lotteries originate from Canada, Spain, Costa Rica or another country, which is common to telemarketing fraud and sweepstakes promotions.

Sweepstakes offer money and supposedly valuable prizes or discounts, usually as an enticement to buy a product, or listen to sales pitches for other goods or services. In fact, your chances of winning are usually very small.

An alarming number of seniors have lost their entire savings by repeatedly entering sweepstakes in the hopes of improving their slim chances of winning valuable prizes.

Always be wary when told you have won a major prize. If you receive a sweepstakes or lottery offer, here are some tips to protect yourself:

- √ Never send any money in order to participate. By law any sweepstakes must allow you to enter without making a purchase. It is illegal to treat participants who make a purchase more favorably than those who don't

send money. A legitimate sweepstakes does not require you to purchase anything.

√ Beware of any caller who claims to be an IRS official, a bank official or a U.S. Customs agent announcing that they are “holding your prize check” until a fee is sent to release the funds. This, too, is a hoax.

√ Beware of sweepstakes that require you to send up front “fees” for delivery, deposits, taxes or shipping in order to claim your prize. This is against the law. **DO NOT** send any money by Western Union or any other carrier to anyone claiming that you have won a sweepstakes. **YOU WILL NOT** receive any money in return and will only be asked to send more each time you are contacted.

√ Remember, when you enter a sweepstakes, these entries are also being used to develop mailing lists or calling lists. By responding to these sweepstakes, your junk mail and calls will increase.

√ Beware of sweepstakes or lottery promoters who claim that you have won and then send you an official looking prize check for deposit in your bank account. Although your bank may hold the check for several days, the sweepstakes promoter may require you to send “fees” immediately by certified check or through a wire service. Do not send any money. The bank will finally determine that the check is a fake, and if you have already sent money for the bogus fees, your money is unlikely to be recovered.

√ Beware of sweepstakes that require you to fill out puzzles or other games and pay a fee to have your puzzle “judged”. These small fees can add up to large amounts!

√ Never give your credit card, social security or bank account number to someone you don’t know.

√ When calling an 800 number to claim a prize, watch out for hidden costs. These calls can often cost a great deal more than regular toll calls. Don’t call a 900 number to claim a prize.

√ Watch out for sweepstakes offers urging you to “act immediately.”

√ Never purchase the products offered in order to increase your chances of winning a sweepstakes. It won’t happen!

√ Beware of Internet sweepstakes and lotteries. If you respond to these bogus offers, you may lose money and increase the amount of junk email you receive. You should just delete them!

It’s almost always better to take your time, weigh your options carefully, and avoid being scammed. If you are scammed, be wary of unsolicited calls to help you recover your lost money. These “recovery room” operations, which often claim to work with government agencies, are likely working hand in hand with the original scammers.

If you can’t afford to lose it, DON’T send it! Enforcement powers are often limited in sweepstakes and lottery scams. Your best protection is prevention!

What to do!

To cut down on “junk mail,” send your name and address to: Mail Preference Service, Direct Marketing Association, P.O. Box 643, Carmel, New York 10512 and request your name be removed from all current and future mailing lists. Also, resist the temptation to respond to sweepstakes offers.

To reduce unwanted telephone sales calls, enroll on Kentucky’s No-Call list by calling 1-866-592-2550.

Immediately report to your bank or credit card company and to the Attorney General’s Office, any money you have sent to sweepstakes or lottery promoters. Time is crucial. The Attorney General’s Consumer Hotline number is 1-888-432-9257. If money was sent by a money wiring service, keep your receipt!

Identity Theft

Identity theft occurs when someone steals your identity by using personal data about you such as your name, social security number, date of birth and financial information. Identity theft is the fastest growing crime in the United States and everyone is a potential victim.

Identity thieves hurt consumers by:

- Opening credit accounts in your name or using your existing account to run up charges;
- Establishing phone or wireless service in your name;

- Opening bank account in your name and writing bad checks;
- Obtaining loans in your name which are never repaid, thereby ruining your credit rating;
- Buying cars in your name or obtaining tax refunds in your name; and/or,
- Using your name when committing crimes or driving offenses resulting in warrants being issued in your name.

Tips on how to protect yourself from identity theft:

- √ Do not give out any vital information, such as your birth date and social security number, to solicitors (especially by telephone) or retailers who do not need the information.
- √ Do not dispose of any personal identifying documents (prescriptions, receipts, bank deposit slips, pay stubs, expired credit cards, insurance policies, credit card applications) without first destroying the material.
- √ Do not respond to emails from what appears to be your bank, credit card company or other institution claiming they need your information for verification purposes. Call your bank, credit card company directly at a number provided on your statement or telephone directory.
- √ Order a copy of your credit report from each of the 3 major credit bureaus to check for fraudulent accounts. Beginning in 2005, consumers may receive a

free credit report from each of the 3 bureaus by requesting it writing.

√ Read and understand privacy and security policies before providing any personal information on Internet sites.

√ Secure personal information in your home.

√ Reduce unsolicited credit card applications coming to your home by calling 1-888-5 OPT OUT (1-888-567-8688).

If you have been a victim of identity theft, or suspect that someone is using your name and personal identification number, it is wise to put a “Fraud Alert” on your credit bureau account. This will help prevent someone from obtaining future credit in your name. To put an alert on your account, you need only contact one of the national credit bureaus listed below:

Trans Union 1-800-680-7289

Equifax 1-800-272-9281 or 1-800-525-6285

Experian 1-888-397-3742 or 1-888-EXPERIAN

Please be aware that placing a fraud alert on your credit bureau account may make it more difficult or inconvenient for you to obtain instant credit. Extra precautions will be taken by the bureau before releasing information to creditors regarding your account.

If you are a victim of identity theft you should contact the following:

√ The law enforcement agency that has jurisdiction where the crime occurred and where you live. Ask for a report to be filed regarding your identity theft. You may need to provide copies of this report when disputing accounts that do not belong to you.

√ The Federal Trade Commission at 1-877-ID-THEFT (1-877-438-4338).

√ The U.S. Postal Inspector at your post office if you think your identity may have been compromised as the result of lost or stolen mail or if you think an identity thief has filed a change of address on you.

√ Your creditors if any of your credit has been compromised.

√ The Social Security Administration at 1-800-269-0271 to report social security number misuse.

√ The numbers provided for your ATM and debit cards if your card or account number has been compromised.

√ The United States Secret Service at (502) 582-5171 in Louisville and (859) 223-2358 in Lexington.

√ The Office of the Attorney General, 1024 Capital Center Drive, Frankfort, KY 40601 or by calling (502) 696-5389 or toll free at 1-888-432-9257.

Ordering Merchandise By Phone – Unauthorized Billing

If you order merchandise from television ads or call a company in response to an ad you have received by mail or have seen in a magazine, beware of any unauthorized charges that could appear on your account or funds that could be withdrawn from your bank account. It happens when companies take your initial order for the product and obtain your billing information. Then the company may tell you about additional products or services, such as discount travel clubs, coupon offers, etc. and offer you a free trial period in which to try the product or service. Even if you refuse the offer, your credit card could be billed or your bank account drafted for the amount of the offer. Sometimes you are automatically billed when there has been no other mention of additional products or services.

If you have been a victim of this unauthorized billing scheme, contact your credit card and/or your bank immediately. Also contact the Consumer Protection Division at 1-888-432-9257. Remember to always check your bank statements and credit card statements for unauthorized debits or withdrawals.

Magazine Sales

Beware of offers for magazines by telemarketers or from your response to an “important notice” you may have received by mail. Often these offers result in your agreeing to extended subscription periods without your realizing it. You may think that you are paying on a

weekly or monthly basis for your magazine, but the company withdraws from your account or bill your credit card an amount equal to a two to five year subscription rate. Often this results in overdrafts to your bank account. If you have been a victim of this common scheme, first contact your bank or credit card company immediately. Also contact the Attorney General's Consumer Protection Division.

If someone comes to your door selling magazines, ask if they are registered in the county clerk's office. Call to verify any information.

Money Making Opportunities

Work at home schemes are often offered in the classified section of your newspaper. The company offers money for you to work from your home. Common ploys include stuffing envelopes, processing medical billing papers for insurance, or reading children's books. These offers never produce the income as promised. Furthermore, the company requires you to pay a fee in order to obtain information about the money making opportunity. The information is often worthless and misleading.

Advance Fee Loans/Grants

Beware of any offer, especially in the classified section of the newspaper, for loans for a fee. These loans are illegal and should be reported to the Consumer Protection Division immediately. In addition, beware of ads which

promise guaranteed government grants. These bogus ads require you to send up front money (often as much as \$600 or more) in order to obtain more information, which you never receive.

Some ads may also promise you a credit card even if you have bad credit. Beware of the up front charges associated with these cards. Often they are not a Visa or Mastercard, but merely a credit card with which you can order merchandise from a catalog provided by the issuer of the card. The merchandise is usually of poor quality and is over priced.

Home Improvement Scams

If you own your own home, beware of common scams. Often seniors are the targets of these scams.

✓ Watch for home improvement contractors who come to your home unsolicited to inform you that you need expensive repair work, such as roof or driveway damage that you never noticed. Many times, these salesmen will offer you a special “deal” because they say they had material left over from another job in your neighborhood.

✓ If you are suspicious or feel afraid, call your local law enforcement. Make note of the vehicle description or license number.

✓ If you paid the workers by check, call your bank immediately to stop payment on it.

√ “Limited time offers” and high-pressure sales pitches can be come-ons to a scam.

√ Get at least 3 estimates from local, reputable contractors. Make sure all costs are covered in the estimate including the down payment, finance charges, building permit fees, installation costs and all materials. It can't hurt to shop around and it might save you some money. But watch out for deals that seem too good to be true.

√ Check with the Better Business Bureau, the Attorney General's Office, prior customers, banks and suppliers.

√ Don't agree to financing through your contractor without shopping around and comparing loan rates and terms, and don't agree to a home equity loan if you can't make the monthly payment. You could lose your home.

√ Always ask for references, and contact them before you sign a contract.

√ Check with friends and neighbors who may have contracted for similar work and contact your local Better Business Bureau to see if there are any complaints lodged against a contractor.

√ Get any promises in writing and, if you can, ask a lawyer to review the terms of a written contract before you sign. If you don't get it in writing, you may give up important legal rights (see the Elder Contract Review Service information offered by the Better Business Bureau included in this booklet).

✓ Be wary of demands for hefty down payments. Many contractors will ask for a good faith deposit, but most reputable contractors will bill you after the work is done, not before.

✓ Don't be pressured into paying additional fees after work has started. If you feel threatened, don't surrender your rights. Call the police.

✓ Don't pay unreasonable advance sums. Negotiate a payment schedule tied to the completion of specific stages of the job done to your satisfaction. Never pay the full price up front.

✓ Make sure your contract includes specific work to be completed, materials to be used, estimated start and completion dates, and clean up provisions.

✓ Ask if subcontractors will be used. If so, check them out, too. Do they have insurance?

✓ Know your rights. You have three days to cancel after signing a contract for home improvements. You must be given a copy of this cancellation policy. All cancellations must be in writing, so calling the contractor does not serve as official notice. Send this written notice certified mail if possible, and keep a copy for your records.

If you are dissatisfied with the work performed, first attempt to resolve the problem with the contractor. Allow him time to correct problems and repair defects.

If the contractor does not make the corrections to your satisfaction, contact:

Office of Attorney General
Consumer Protection Division
1024 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601
1-888-432-9257 (Consumer Hotline)

But remember, poor workmanship is not a violation of the law.

Contracts & the Three-Day Cooling Off Rule

Seniors should be aware that there is NOT an automatic 3-day period (or three-day cooling-off period) in which to cancel a contract. However, if the sale falls within the guidelines of the federal Three-Day Cooling Off rule, you will have cancellation rights. This Three-Day Cooling Off rule is limited to sales at the buyer's home or workplace, or at facilities rented by the seller on a temporary or short-term basis, such as hotel or motel rooms, convention centers, fairgrounds and restaurants. The Cooling-Off Rule applies even when you invite the salesperson to make a presentation in your home.

The Rule gives you three days to cancel purchases of \$25 or more. Under the Cooling-Off Rule, your right to cancel for a full refund extends until midnight of the third business day after the sale.

Under the Cooling-Off Rule, the salesperson must tell you about your cancellation rights at the time of sale. The

salesperson also must give you two copies of a cancellation form (one to keep and one to send) and a copy of your contract or receipt. The contract or receipt should be dated, show the name and address of the seller, and explain your right to cancel. The contract or receipt must be in the same language that's used in the sales presentation.

Some Exceptions

Some types of sales cannot be canceled even if they do occur in locations normally covered by the Rule. The Cooling-Off Rule does not cover sales that:

- are under \$25;
- are for goods or services not primarily intended for personal, family or household purposes. (The Rule applies to courses of instruction or training.);
- are made entirely by mail or telephone;
- are the result of prior negotiations at the seller's permanent business location where the goods are sold regularly;
- are needed to meet an emergency. Suppose insects suddenly appear in your home, and you waive your right to cancel;
- are made as part of your request for the seller to do repairs or maintenance on your personal property (purchases made beyond the maintenance or repair request are covered).

Also exempt from the Cooling-Off Rule are sales that involve:

- real estate, insurance, or securities;

- automobiles, vans, trucks, or other motor vehicles sold at temporary locations, provided the seller has at least one permanent place of business; and
- arts or crafts sold at fairs or locations such as shopping malls, civic centers, and schools.

How to Cancel

To cancel a sale, sign and date one copy of the cancellation form. Mail it to the address given for cancellation, making sure the envelope is post-marked before midnight of the third business day after the contract date. (Saturday is considered a business day; Sundays and federal holidays are not.) Because proof of the mailing date and proof of receipt are important, consider sending the cancellation form by certified mail so you can get a return receipt. Or, consider hand delivering the cancellation notice before midnight of the third business day. Keep the other copy of the cancellation form for your records.

If the seller did not give cancellation forms, you can write your own cancellation letter. It must be post-marked within three business days of the sale.

You do not have to give a reason for canceling your purchase. You have a right to change your mind.

This Three-Day Cooling Off rule is often misunderstood by consumers, as many believe the law includes the right to cancel any purchase.

Elder Contract Review Services

If you are a senior and are confronted with a contract (mortgage, home improvement contract, etc) which you feel may be questionable, or you do not understand the terms of the contract, you may receive help in making these important decisions. The Better Business Bureau offers the Elder Contract Review Services (ECRS) whereby seniors can obtain advice from legal professionals when they otherwise do not have access to such service. By doing so, the program serves as a deterrent against those who would financially exploit seniors. It also presents a means of reporting perpetrators of elder abuse to law enforcement agencies. For more information, call the ECRS Hotline at 502-588-0035 or 1-800-388-2222.

Discount Medical Cards

If you are enrolled in Medicare, you may also enroll in a discount prescription drug card endorsed by Medicare, but beware. Unfortunately, con artists are using this new program as an opportunity to scam unsuspecting seniors. Beware of any company claiming to be an authorized supplier of the Medicare discount prescription card who contacts you directly to ask for personal information such as your social security number or your birth date. This could be a con artist seeking to steal your identity. Medicare will not call to solicit you to enroll in this program. For more information on the discount cards, you should contact the Kentucky Health Insurance Information Program (SHIP) at 1-877-293-7447 or contact Medicare at 1-800-MEDICARE (1-800-633-4227).

In addition to bogus Medicare discount prescription cards, beware of companies who advertise in newspapers, through the mail, by fax or on the Internet offering low cost discount health care plans. The companies may offer a wide range of services including vision and dental care for a minimum monthly cost. Investigate these companies thoroughly. More than likely it is a NON-INSURANCE product and is not regulated by Kentucky's Office of Insurance. If it is not an insurance product, the company's advertising material must state this in print. Often the consumer who enrolls finds that his/her physician and/or pharmacist do not accept such discount non-insurance cards and the consumer is left without coverage. The Office of the Attorney General receives several complaints regarding these companies. If you are without healthcare coverage and are considering a discount medical plan such as this, contact the Attorney General's Office before making a purchase.

Investments

Unfortunately, many senior citizens are vulnerable to con men and fast-talking brokers who are far too eager to separate investors from their life savings.

In order to protect yourself and your savings, follow these tips before investing:

- √ Be wary of unsolicited phone calls and letters.
- √ Always demand written information and read it carefully.

- √ Be suspicious of “insider information,” “hot tips,” or “rumors.” Also be suspicious of investments that cannot be fully explained by the seller.
- √ Never be afraid to ask questions or say that you don’t understand.
- √ Don’t give in to high-pressure sales tactics.
- √ Don’t believe promises of doubling or tripling your money in a short time.
- √ Deal only with established brokers.

The Nigerian Letter Scam

Beware of the Nigerian letter scam which can reach you by mail, email, or fax. This is a ploy from a foreigner asking for your assistance in transferring millions of dollars from their country to your bank account. If you allow this unknown person access to your bank account, they promise to share with you a percentage of the funds transferred. Instead, your money is transferred OUT of your bank account and you end up with nothing! The scam has many variances ranging from the money being left from “contract overages” which they will share with you, to “widows” asking for your assistance to get money and children out of the country to protect them from corrupt government officials. More recently, the scam artist indicates that you are an heir to an estate and request your personal information so that they may transfer funds to you. Other perpetrators of this scam are from the

United Kingdom, Australia, and the Netherlands. You should disregard all such notices.

Living Trusts

A living trust lets you arrange how you want your property managed while you are alive and how your assets should be distributed after your death. Living trusts are popular because they are one way your property can pass to your heirs without going through probate. Be aware, however, that these trusts may not be for everyone. You should beware of salespeople who aggressively promote living trusts and who claim that you can save thousands of dollars by purchasing their living trust. Many are “cookie-cutter” documents that may not suit your individual needs. Once your assets are disclosed to the seller of the living trust, you may be approached by insurance companies and investment companies encouraging you to invest your money in annuities or other plans offered by the companies. BEFORE you commit to a living trust sold by an unknown individual, you should seek the advice of a local professional or attorney who specializes in estate planning and who can assist you with your individual needs.

What to do!

Before you invest, do your homework. Contact the Attorney General’s Office and your local Better Business Bureau. Read the fine print on contracts. Immediately report any suspicious or fraudulent activity to the Attorney

General's Consumer Protection Hotline at 1-888-432-9257.

Check with the Attorney General's Consumer Protection Division for information about brokers. When in doubt about an investment, don't make a commitment before you feel comfortable. It's better to lose an "opportunity" than to act hastily and lose the money you have worked so hard to save.

The Office of Financial Institutions is the state's principle regulator of securities, dealers and brokers. Report any suspicious or fraudulent activity to the Office of Financial Institutions at (502) 573-3390 or 1-800-223-2579.

Every licensed broker is required to register with the Division of Securities. In addition, the Division of Securities keeps track of all disciplinary actions taken against brokers by other agencies, including the federal Securities and Exchange Commission.

Charities

Kentuckians generously donate their time and money to hundreds of deserving charitable organizations. However, some organizations use fraudulent and deceptive means when soliciting the public for contributions. If you choose to give, give wisely.

Kentucky law requires a professional solicitor who is soliciting funds on behalf of a charity to register with the Attorney General's Office, post a bond, and submit to a

background check. In addition, a solicitor must tell you that he or she is being paid to call you and for which charity he or she is collecting funds.

Most importantly, the law requires a professional solicitor to tell you what percentage of your dollar is actually going to the charity, only if you ask. Otherwise, they do not have to disclose the information. You can verify the percentage by calling the Attorney General's Office at (502) 696-5389 or visit online at www.ag.ky.gov. You can even get answers to other questions that concern you, before you donate.

Do not assume that the person calling you or coming to your door asking for donations is a volunteer for the charity. Charities often do not have the volunteers to organize a fund-raising campaign, so many charities hire professional solicitors to do the job.

Questions to Ask When Solicited

Unless you are already familiar with and support an organization, do not promise you will contribute to its cause whether you are called on the phone or in person. Instead, ask:

- What is the full name, address and phone number of the charity? Write it down.
- Do you work for the charity or are you a paid fund-raiser? Write it down.

- Who is the solicitor? What is your name? Write it down.
- Is the charity/professional solicitor registered with the Office of the Attorney General? What is their registration number? Write it down.
- For what purpose will my contribution be used and is my contribution tax deductible?
- Never give personal information, such as your social security number, bank account or credit card numbers or even birth date and mother's maiden name to anyone you don't know.
- Request literature explaining the charity's purpose and goals. Be wary if they won't provide information upon request.
- If you pay by check, make the check payable directly to the charity. Get a receipt. Never pay with cash.
- Be alert for charities with familiar-sounding names that resemble those of better-known groups.
- Many charities send out address labels, packaged cards, etc., in hopes that you will donate to the charity. Remember, you don't have to pay for, or return, merchandise that is sent to you if you didn't order it.
- Is the charity selling an item as part of their charitable solicitations program? If so, they are required to abide by the No Call List because they are offering an item for sale. Otherwise, charitable solicitors are exempt from Kentucky's No Call List

and may call you. If you wish not to be contacted in the future, request that your name and telephone number be removed from the charity's calling list and/or mailing list.

How to Say "NO" to a charitable organization

If you feel pressure to give when called by a charity, simply state the following:

"I have already budgeted my charitable dollars for this year; however, if you will send me something about your organization, I will review it and consider your organization for next year."

Hopefully, this will help you address situations whereby it is difficult for you to say "no."

What to do!

If you suspect fraud by a charity or professional fundraiser, you should contact the Attorney General's Consumer Protection Division at (502) 696-5389 or you can call the Consumer Hotline at 1-888-432-9257.

Most charities, except certain religious and/or educational organizations, are required to register and file annual financial statements with the Attorney General's Office. These filings disclose the amount of money that a charity raises and how it spends its money on such things as salaries and fund-raising.

You can review copies of a charity's financial disclosure by visiting the Attorney General's Consumer Protection Division in Frankfort or, by paying a photocopying fee, you may obtain a charity's disclosure report by mail.

To learn how much of your donation a professional solicitor is keeping, visit our website at "www.ag.ky.gov."

Internet Usage

The Internet is a wonderful tool in which to obtain information on any topic or issue imaginable. But it also lends itself to abuse by con artists taking advantage of your personal information or good nature.

Internet Safety

The following are some helpful tips for using the internet safely:

- √ People are not always who they seem online. Internet fraud has become one of the most common crimes in the United States. Be skeptical of anyone with whom you communicate online. It's a good idea never to give out personal information such as social security numbers, addresses or phone numbers. Remember, disregard the email pleas for help originating from Nigeria or other countries. This is an age old scam!

- √ Do not give out account information to anyone online, even if they are claiming to be from the company holding your account. Instead, contact the

company yourself regarding such an inquiry. This is called “phishing” and the personal information you reveal could be used to steal your identity.

√ E-mail is a convenient way to communicate with family and friends. However, your privacy is not assured. Do not put anything in an e-mail that you wouldn’t want others to see.

√ If you are having problems with junk e-mail or “spam,” learn to recognize it and delete it immediately. Do not attempt to read it first because this could allow a virus into your computer. Viruses can disrupt vital functions of your system. Also, responding to junk email only verifies your email address as a valid address and junk emails could increase.

√ If you are considering buying something online, always use a “secured” sight. Generally, your personal information will remain protected. Read and understand the company’s privacy policy.

√ Finally, the most important thing to remember: Whenever you run across fantastic offers online that sound too good to be true, 99.9% of the time, they are!

To report internet fraud, please contact the Federal Trade Commission at “www.ftc.gov,” the FBI at “www.ifccfbi.gov,” and your local law enforcement.

Pre-Need Funeral & Cemetery Sales

Pre-planning allows you to choose what type of arrangements you want and enables you to make buying decisions without the emotions of an at-need situation. Some consumers also choose to pre-pay for their arrangements and selection of cemetery merchandise and services. If you sign a pre-need burial contract (including vaults and opening & closing costs), you should be aware that the seller is required to place 100% of all monies paid in a financial institution and it remains in trust until the time of need. If you decide to request a refund, you are also entitled to your money and the interest the money earned within 15 days of your written request.

Pre-need funeral contracts and sales of pre-paid cemetery merchandise are registered with the Office of the Attorney General. (Pre-need contracts funded by insurance products are regulated by the Office of Insurance). Make sure you know what you are buying and how your money will be invested.

Questions to Ask Funeral Home/Cemetery When Pre-paying For Your Funeral

- Is this an insurance product and what happens to the money I pre-pay?
- Where will any excess funds go after my death?
- What are the tax implications of this plan?

- How much time do I have to reconsider my cemetery purchase and still receive a full refund?
- What happens to my money if the funeral home is sold or goes out of business?
- Are these prices guaranteed? What is NOT covered?
- Will there be any other charges at the time of need?
- What decisions will my family have to make?
- What happens if I die away from home or if I move?
- When is embalming required?
- What's the difference between a grave liner, a vault and a lawn crypt? What does the cemetery require?
- Are we financing this purchase with an insurance product? If not, where will you deposit the pre-need funds?
- What is your pre-need license number?

What to do!

If you have any questions or concerns regarding a pre-need burial contract, you can contact the Attorney General's Consumer Protection Division at (502) 696-5389 for assistance.

Insurance

Many seniors will consider purchasing life insurance as a means of protecting their spouse or family, or providing benefits at the time of their death. Many life insurance policies offer the ability to take loans against the value of a policy. When purchasing life insurance, there are some things to look out for:

- √ Never consent to loans against your policy unless you will receive the proceeds. In other words, be careful of offers by third parties, such as brokers or salesmen, to arrange loans unless you get the check.
- √ Don't let a broker or salesman convince you to sign any blank forms, under the pretense that they will fill them out later. Insist that all forms are complete, and read before signing.
- √ Never give "power of attorney" to a broker or agent, allowing them to act on your behalf. If you wish to have someone make important decisions affecting your finances, ask a family member or friend.
- √ Don't rush in. If you're confused by the terms of a contract, ask for time to review it. A hard sell usually is a sign of a bad deal.

Include Cancellation Rights!

Many life insurance policies can seem attractive at first, but can wind up costing you money in the long run. Examine documents carefully and consider consulting an

attorney before signing anything that will commit you to payments far into the future.

What to do!

If you have any questions regarding your insurance you can contact the Kentucky Office of Insurance at 1-800-595-6053.

■ ■ *Medicaid Fraud and Abuse Control*

Senior citizen abuse refers to physical and psychological mistreatment, financial exploitation, passive neglect, confinement, abandonment, hazardous living conditions, intimidation, and sexual abuse involving senior citizens. An abuser may be a caretaker, nursing home or hospital worker, a visitor, or even a family member.

In Kentucky, doctors and other medical professionals are required to report suspected cases of senior abuse. If you suspect a friend or relative is being abused, speak to your doctor, contact your local police, or call the Community Based Services Abuse Hotline at 1-800-752-6200 or the Attorney General's Medicaid Fraud Unit, (502) 696-5405.

Symptoms of senior abuse may range from serious physical injuries to less noticeable signs of neglect. If you notice the presence of a number of these factors, it could indicate that a senior is being abused:

- Fractures, welts, lacerations, punctures and burns, especially when they occur in unusual or unexpected places.
- Also, watch for frequent bruising, especially on the upper arms (from holding or shaking), and bruises that appear to be centered in a particular area (from repeated striking) or those that are similar in shape to an object.
- Signs of sexual abuse include torn, stained or bloody underclothing; difficulty in walking or sitting; and pain, itching, bruising or bleeding in the genital area.
- Seniors who seem confused, show excessive fear, have difficulty sleeping or who have experienced a change in appetite, weight loss, withdrawal, agitation and a general loss of interest in activities or their environment may be the victims of psychological or emotional abuse.
- Seniors are also frequently the targets of financial abuse. Watch for inaccurate, confused or lack of knowledge about finances; unexplained sudden inability to pay bills; fear or anxiety when discussing finances; disparities between assets and lifestyle; or an unusual interest by a family member in an older person's assets.

Neglected seniors are also victims. Be on the lookout for signs of dehydration, malnutrition, excessive dirt or odor, inadequate clothing (especially in colder weather), bedsores and signs of excessive drugging or lack of medication.

What to do!

If you suspect that you or a senior you love is a victim of abuse, contact the police immediately and your local Department of Social Services. A court-issued Order of Protection can help keep you safe from abuse by keeping the abuser away. Violations of an Order of Protection can result in jail time and/or fines.

The Attorney General's Medicaid Fraud & Abuse Control Division, investigates and prosecutes cases of senior abuse or neglect in nursing homes. The Medicaid Fraud & Abuse Control Division also investigates and prosecutes fraud and theft from the taxpayer-funded Medicaid system. To contact the Attorney General's Medicaid Fraud & Abuse Control Division, call (502) 696-5405 or call the Attorney General's Medicaid Fraud and Abuse Tip Hotline at **1-877-ABUSE TIP** (1-877-228-7384).

Am I Eligible for Medicaid?

Kentucky spends billions of dollars each year on Medicaid, the joint federal-state program of medical care for the poor, those in nursing homes and certain other citizens, including the blind, disabled or families who receive public assistance. Medicaid differs from Medicare, the federal health insurance program for senior citizens. To determine if you are eligible for Medicaid, contact the Department for Medicaid Services at 1-800-635-2570, or the Department for Social Insurance in your county.

■ ■ Office of Rate Intervention

The Office of Rate Intervention serves as a watchdog for consumers, detecting and protecting against unreasonable health insurance, gas, water, sewer, electric and telephone rates.

What to do!

If you have any questions or complaints with your electric, water, gas, sewer or telephone rates you can contact the Public Service Commission at 1-800-772-4636.

If you have any questions or complaints concerning your health insurance rates, please contact the Kentucky Office of Insurance at 1-800-595-6053.

Since its creation by the General Assembly, the Office has helped to make the rate application process open and understandable to the consumers of the Commonwealth. No longer can health insurers and public utilities request and receive rate increases under a blanket of secrecy. Because of the Office of Rate Intervention, they are now required to disclose reasons justifying requested rate increases.

Civil Rights

Senior citizens and all Kentuckians have the right to live free from discrimination based on age, sex, disability, race, religion, creed or familial status. Many senior citizens can be the target of age discrimination in housing, employment and other areas. Discrimination is illegal.

Landlords may not discriminate because of age, and may not refuse to rent an apartment or refuse to renew a lease on the basis of age.

In addition, Kentucky law provides special protections for senior citizens who face eviction or the loss of utility service such as electric, heat or telephone.

The law also prevents businesses from discriminating either in employment or accommodations based on age or disability.

Businesses must make reasonable accommodations for patrons with disabilities, such as providing wheelchair access or special services for the visually or hearing-impaired.

The Attorney General is responsible for enforcing state and federal Civil Rights laws in Kentucky. Complaints alleging discrimination against individuals are primarily handled by other agencies, including the Kentucky Human Rights Commission.

What to do!

Seniors who feel they are victims of age discrimination may file complaints with the Kentucky Human Rights Commission by calling 1-800-292-5566.

■ ■ *Victims' Advocacy*

Seniors as Crime Victims

Most older Kentuckians enjoy rich and interactive lives with their children, families and friends. Many live independently and are able to care of themselves and others. Others live in residential care facilities or with family members. Elder abuse can and does occur in both residential care facilities and in family care settings. Elder abuse can take many forms including physical or sexual abuse, emotional or psychological abuse, neglect, or financial exploitation.

In Kentucky, there are two laws which address senior abuse and other forms of maltreatment. KRS Chapters 209 and 403. KRS Chapter 209 assigns the Cabinet for Health and Family Services as the state agency responsible for receiving and investigating reports of alleged abuse, neglect or exploitation. The intent of the law is to establish a system of available protective services for adults in the Commonwealth who are unable to manage their own affairs or protect themselves from abuse, neglect or exploitation. KRS Chapter 403 was enacted to provide immediate, effective, short-term protection against further violence and abuse to persons who are victims of physical injury, serious physical injury, sexual abuse, assault or the

infliction of fear of these by family members or members of an unmarried couple. A member of an unmarried couple is a member of an unmarried couple who live together, who formerly lived together or who have a child in common.

Seniors, like all victims of most felony crimes, are entitled to the rights set forth in the Crime Victims Bill of Rights. This Bill of Rights imposes on law enforcement officers and/or prosecutors the responsibility of informing victims of available protective, emergency, social and medical services, crime victim's compensation and restitution and information about the status of the criminal case. For specific information about your rights as a crime victim contact your local prosecutor's office or the Office of the Attorney General, Victims Advocacy Division.

Seniors are particularly susceptible to crimes motivated by economic gain and are more likely than younger victims to suffer serious injury and to face assailants who are strangers. They are also twice as likely as younger victims to be raped, robbed or assaulted at or near their homes. The following are some tips for protecting yourself:

- √ notify the police if you will be away for a long period,
- √ keep a list of phone numbers for local law enforcement, medical and social service agencies by your phone,
- √ participate in community activities as long as you can,

- ✓ develop a mutual reassurance buddy system with a friend outside your home,
- ✓ keep regular medical, dental and other personal appointments,
- ✓ ask your friends to visit you where you live, and
- ✓ recognize the early warning signs of abuse and mistreatment.

Listed below are behaviors to avoid:

- ✓ allowing strangers or repairmen in our home without a prior contact,
- ✓ leaving cash, jewelry, or personally prized belongings lying about,
- ✓ accepting personal care in return for transfer or assignment of your property or assets without a lawyer, advocate or other trusted person being involved as a witness,
- ✓ leaving messages on the door while you are away,
- ✓ losing contact with old friends and neighbors if you must move into a relative's home or another living arrangement, and
- ✓ voluntarily giving up control over your property or assets until you determine that you cannot manage them.

What to do!

If you become a victim of a crime, please know that there are crime victim advocates to assist you with your concerns and questions relating to the criminal act. Kentucky is very fortunate to have crime victim advocates located in almost every county and in many cases they can assist you throughout the court procedure.

For more information call the Office of the Attorney General, Victims Advocacy Division at 502-696-5312 or 1-800-372-2551.

■ ■ *Tips for Caregivers and Family Members Assisting Seniors*

Do you suspect your senior is involved in a sweepstakes or lottery scam? These tips may help:

- ✓ Talk calmly with the senior about the dangers of sweepstakes. Do not scold or talk loudly. Remind them sending money never produces large winnings. You may wish to include other people whom the senior respects, such as a pastor or a banker in discussions about this. You may also contact the Attorney General's Office at 1-888-432-9257 to request a staff member contact the senior to help them realize the scope of the sweepstakes scams. Remember, the con artists are very convincing and it is easy for seniors to believe them.
- ✓ Consider asking the senior if you can help sort through his/her mail to determine which pieces of mail need to be shredded and discarded, or consider having all mail go to a post office box so that you can sort out the junk mail pieces.
- ✓ If you notice private carrier receipts from UPS or FedEx for pickups, or receipts from wiring services such as Western Union, your senior could be sending money to sweepstakes and lottery promoters. Once again, talk with them about these dangers. Let the senior know that foreign lotteries and sweepstakes are illegal in Kentucky and if they have to send money in order to obtain the prize, it is illegal. By sending money, they are only helping the company commit a crime.

√ Remind the senior that ordering merchandise does not increase his/her chances of winning a prize. If money for “fees” or “taxes” is required, it is illegal and is only a scam.

Is your senior a possible victim of financial exploitation? Here are some red flags:

- Bank activity that is erratic, unusual, or uncharacteristic of the senior such as frequent account changes from one branch to another or large withdrawals and changes in pattern of withdrawals, e.g. several in one day.
- Implausible reasons are given for banking activity.
- Frequent withdrawals made through ATMS's, especially if physically frail and has not used ATM previously.
- Bank statement and other financial documents are no longer sent to the home.
- Suspicious activity on credit cards, line of credit accounts.
- Forged or suspicious signature on documents.
- Sending money to unknown people by Western Union.
- A fiduciary or other person begins handling finances and funds are withdrawn with no apparent benefit to the senior

- Changes in legal documents such as property titles, and will, or the execution of a power of attorney, particularly if the person is confused.
- Recent, new acquaintances, particularly those who take up residence with the older person and/or who accompany the senior to conduct bank business.
- Lack of amenities when the older person can afford them.
- The older person is uncared for or the residence is unkempt when arrangements have been made for providing care and services.
- Noticeable changes in appearance and grooming.
- Changes in mood and nervousness or fear of the person accompanying the elder.
- Senior not being allowed to speak for him or herself.

To report exploitation or abuse, contact the Adult Protective Services Hotline at 1-800-752-6200.

■ ■ *Senior Protection Program*

Every senior citizen should be aware of his or her rights under Kentucky law and the role of the Attorney General in protecting those rights.

The Attorney General's Senior Protection Program is designed to coordinate the office's efforts and make it easier for seniors to get the help and information they need to make sure their rights are protected.

The Senior Protection Program is designed for seniors who wish to take advantage of any of the programs and services described in this booklet, from consumer fraud complaints and tips on safe investing, to questions about your rights as a senior tenant.

The program focuses on crime prevention relating to the state's senior citizen population in coordination with other offices within the Attorney General's Office and other state agencies in a continuous effort to improve the delivery of crime prevention information. The primary mission of this program is:

- continually reinforce the message of crime prevention to Kentucky's senior citizens population;
- provide methods by which senior citizens can be alerted to consumer fraud, con games, and other criminal acts, so they can avoid being victimized themselves and report suspicious activities to the appropriate law enforcement agencies.

If your senior group would like to host a senior protection program, contact the Attorney General's office at 1-888-432-9257 or (502) 696-5389.

Senior Crime College

The Senior Crime College is a program offered by the Attorney General's Office in conjunction with other law enforcement agencies to educate senior citizens on crime prevention. The training provided through the Senior Crime College is to help stop physical and financial crimes against the senior citizens of Kentucky.

If you would like to attend a Senior Crime College, or have one put on for your local or civic organization, call the Attorney General's Senior Protection Program at (502) 696-5389.

OFFICE OF THE ATTORNEY GENERAL

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**Consumer Protection
& Complaint Hotline**.....1-888-432-9257
For the Hearing/Voice Impaired.....(502) 696-5300
Frankfort Office (main).....(502) 696-5389
Louisville Office.....(502) 425-4825
Western Office.....(270) 252-3344
North East Office.....(606) 564-5524

Adult Protective Services/Abuse Hotline.....1-800-752-6200

Aging, KY Division of.....(502) 564-6930

Better Business Bureau
(Central & Eastern KY).....1-800-866-6668
(Louisville & Western KY).....1-800-388-2222

Financial Institutions, Office of.....1-800-223-2579

Identity Theft.....1-800-804-7556

Insurance, KY Office of.....1-800-595-6053

Kentucky Bureau of Investigation.....(502) 696-5367
Toll-Free1-866-KBI FORCE (524-3672)

Kentucky State Police.....1-800-222-5555

Medicaid Fraud & Abuse Hotline.....1-877-ABUSE TIP
(228-7384)

Medicare/SHIP Program.....1-877-293-7447
(State Health Insurance Assistance Program)

Public Service Commission.....1-800-772-4636

Seniors Crime College Program.....(502) 696-5389

Social Security.....1-800-772-1213

Telemarketing No-Call List.....1-866-592-2550

Victims Advocacy.....1-800-372-2551